

In re:

**William Terral Smith,**  
Debtor.

Case No. 22-13116-PMM

Chapter 13

Related to ECF No. 105

**Debtor's Objection to Motion for Relief from Stay filed by U.S. Bank Trust, N.A.**

**AND NOW**, Debtor William Terral Smith, by and through his attorney, hereby objects to the Motion for Relief from Stay filed by U.S. Bank Trust, N.A. (the "Creditor").

Date: January 27, 2025

**CIBIK LAW, P.C.**  
*Counsel for Debtor*

By: */s/ Michael A. Cibik*

Michael A. Cibik (#23110)  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

**Certificate of Service**

I certify that on this date I caused a true and correct copy of the Debtor's Objection to Motion for Relief from Stay filed by U.S. Bank Trust, N.A. to be served on all parties on the clerk's service list through the CM/ECF system. I did not serve anyone by mail.

Date: January 27, 2025

*/s/ Michael A. Cibik*  
Michael A. Cibik